Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Part 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your	James	Angela	
	government-issued picture identification (for example, your driver's license or	First name	First name	
	passport).	Middle name	Middle name	
	D :	Taylor	Perkins	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name	
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)	
2.	All other names you		Angela	
	have used in the last 8	First name	First name	
	years			
	Include your married or	Middle name	Middle name	
	maiden names.		Brent	
		Last name	Last name	
		First name	First name	
		No. 10	W. C.	
		Middle name	Middle name	
		Last name	Last name	
3.	Only the last 4 digits of	2029	2007 207 4420	
	your Social Security	xxx - xx - <u>3028</u>	XXX - XX - <u>4420</u>	
	number or federal Individual Taxpayer	OR	OR	
	Identification number			
		9xx - xx	9xx - xx	

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Desc Main

James Case Number (if known) Debtor 1 Middle Name **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names and Employer I have not used any business names or EINs. I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 10101 S. Eberhart Ave. Number Street Number Street Chicago IL 60628 City State ZIP Code City ZIP Code COOK County County If Debtor 2's mailing address is different from If your mailing address is different from the one above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box ZIP Code City State City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. have another reason. Explain. I have another reason. Explain. See 28 U.S.C. § 1408 (See 28 U.S.C. § 1408

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Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (ter 7 ter 11	•		equired by 11 U.S.C. § 342(b) for Individuals age 1 and check the appropriate box.	
		☐ Chap					
8.	How you will pay the fee	I will local yours subm	pay the en court for m self, you ma nitting your	ore details abou ay pay with cash	ut how you may n, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check	
		I requested By lates to pay to	cation for li uest that m w, a judge than 150% he fee in in	y fee be waived may, but is not of the official postallments). If y	y The Filing Fee (You may requerequired to, waivoverty line that alou choose this o	ose this option, sign and attach the in Installments (Official Form 103A). est this option only if you are filing for Chapter 7. e your fee, and may do so only if your income is oplies to your family size and you are unable to option, you must fill out the Application to Have the 3) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District No.			Case Number	
			District No			Case Number MM / DD / YYYY Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known	
11.	Do you rent your residence?	■ No. □ Yes.	residence?	andlord obtained a	ement About an E	nt against you and do you want to stay in your viction Judgment Against You (Form 101A) and file it with	

James

Debtor 1

James		Taylor	Case Number (if known)
		Document	Page 4 of 73
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Pa	rt 3: Report About Any Busine	esses You Ow	n as a Sole Proprietor					
12.	of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	usiness				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street					
	to this petition.		City				State	Zip Code
			Check the appropriate	box to describe	e vour husiness			_, -, -, -, -, -, -, -, -, -, -, -, -, -,
			☐ Health Care Busi		-	101(27A))		
			☐ Single Asset Rea	l Estate (as def	fined in 11 U.S.C.	§ 101(51B))		
			☐ Stockbroker (as o	efined in 11 U.	S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined in	n 11 U.S.C. § 101	(6))		
			☐ None of the above	е				
	Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	No. I	heet, statement of operatis do not exist, follow the am not filing under Chapter am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.	procedure in 1 oter 11. 11, but I am No	1 U.S.C. § 1116([·] OT a small busine	1)(B). ess debtor accord	ling to the	definition in
Pa	rt 4: Report if You Own or Hav	e Any Hazard	lous Property or Any Prop	erty That Needs	s Immediate Atter	ition		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No.	What is the hazard?					
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own		If immediate attention is	needed, why is	it needed?			
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
			, -	Number	Street			
				City				e ZIP Code
				City			Siat	e ZIP Code

Debtor 1

Document

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James Debtor 1 Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-26012 Filed 08/30/17 Doc 1

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16.	What kind of debts do		consumer debts? Consumer debts are				
	you have?	as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.					
		Yes. Go to line 17.	hardene delta O D i i i i i i i i i i i i i i i i i i				
			business debts? Business debts are de estment or through the operation of the busi				
		No. Go to line 16c. Yes. Go to line 17.					
		16c. State the type of debts you o	we that are not consumer debts or busines	s debts.			
7.	Are you filing under	No. I am not filing under Ch	pantar 7. Go to line 18				
	Chapter 7?			t property is evaluded and			
	Do you estimate that after any exempt property is	administrative expense	er 7. Do you estimate that after any exempes are paid that funds will be available to dis				
excluded and administrative expenses		∐No. ∏Yes.					
	are paid that funds will be available for distribution to unsecured creditors?						
	How many creditors do	☐ 1-49	1,000-5,000	25,001-50,000			
	you estimate that you	50-99	5,001-10,000	5 0,001-100,000			
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000			
9.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000 \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
0.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be?	■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
Part	7: Sign Below	□ \$500,001-\$1 million	5 100,000,001-\$500 Hillilon	More trail \$50 billion			
		I have examined this petition, and	I declare under penalty of perjury that the in	nformation provided is true and			
or y	ou .	correct.					
			ter 7, I am aware that I may proceed, if elig nderstand the relief available under each ch				
		, .	did not pay or agree to pay someone who id read the notice required by 11 U.S.C. § 3-	·			
		I request relief in accordance with	the chapter of title 11, United States Code,	specified in this petition.			
		_	nent, concealing property, or obtaining mon in fines up to \$250,000, or imprisonment for d 3571.				
		/s/ James Taylor Signature of Debtor 1		Angela Perkins nature of Debtor 2			
		Executed on08/29/2017		ecuted on08/29/2017			

Debtor 1

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Debtor 1	James	D	Taylor	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date: 08/30/2017		
Signature of Attorney for Debtor	Dato	MM / DD / YYYY		
Lisa LaShawn Haley				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	60603		
City	State	ZIP Code		
Contact Phone 312-332-1800	Email ad	_{dress} ndil@geracila	w.com	
6307614	IL			
Bar number	State			

Fill in this in	formation to ider	tify your case:	
Debtor 1	James		Taylor
	First Name	Middle Name	Last Name
Debtor 2	Angela		Perkins
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)			_

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 127,763
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 24,523
1c. Copy line 63, Total of all property on Schedule A/B	\$ 152,286
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$122,238
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$2,459
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,318
Summarize Your Liabilities	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$6,504.50

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Case Number (if known) Document

Last Name

James Debtor 1

First Name Middle Name

Part 4:	Answer These Questions for Administrative and Statistical Records		
	rou filing for bankruptcy under Chapter 7, 11 or 13? Io. You have nothing to report on this part of the form. Check this box and submit this form to the dees	court with your other schedules.	
	kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual priamily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. In this form to the court with your other schedules.	.C. § 159.	
	n the Statement of Your Current Monthly Income : Copy your total current monthly income from O 1 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	fficial	\$ 8,254.37
	the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : m Part 4 of Schedule E/F, copy the following:	Total claim	
9a. [omestic support obligations (Copy line 6a.)	\$_0.00	
9b. 1	axes and certain other debts you owe the government. (Copy line 6b.)	\$_2,458.57	
9c. (laims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. S	student loans. (Copy line 6f.)	\$_0.00	
	obligations arising out of a separation agreement or divorce that you did not report as ty claims. (Copy line 6g.)	\$_0.00	
9f. [bebts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. 1	otal. Add lines 9a through 9f.	\$_2,458.57	

Fill in this inf	Case 17 26012 formation to identify your case		Filad 09/20/17	Entered 08/30/1 0 of 73	7 12:36:16	Desc I	√ain	
Debtor 1	James		Taylor					
	First Name Mid	dle Name	Last Name					
Debtor 2	Angela		Perkins					
(Spouse, if filing)	First Name Mid	dle Name	Last Name					
United States E	Bankruptcy Court for the : <u>NORTH</u>	HERN District of	f_ <u>ILLINOIS</u>					
Case Number			(State)				heck if thi	is is an
(If known)						а	mended fi	iling
Official Fo	orm 106A/B							
	e A/B: Property							12/15
T GI C II	escribe Each Residence, Buildin n or have any legal or equitabl							
Yes.	Describe							
		`	What is the property? Check	all that apply.	Do not deduct s the amount of a			
	Eberhart Ave		Single-family home		Creditors Who	-		
Street addre	ss, if available, or other description	L	Duplex or multi-unit building Condominium or cooperativ		Current value	of the	Current v	alue of the
-		L	Manufactured or mobile hor		entire propert		portion ye	
Chicago	IL	60628	Land		e 12	27,763.00	•	127,763.00
City	State	ZIP Code	Investment property		\$.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$	127,700.00
		[Timeshare		Describe the r	aturo of vo	ur ownore	hin
County			Other		interest (such	-		-
		,	Who has an interest in the p	roperty? Check one.	the entireties,	or a life est	at), if knov	₩n.
			Debtor 1 only					
		Ī	Debtor 2 only					
		[Debtor 1 and Debtor 2 only			his is a com	munity pro	operty
		[At least one of the debtors	and another	(see instru	ictions)		
			Other information you wish property identification numb	05 40 400 004				

Official Form 106A/B Record # 750673 Schedule A/B: Property Page 1 of 7

\$127,763.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Debtor 1 James Case 17-26012 Doc 1 Filed 08/30/17 Entered 08/30/17 12:36:16

_		
LIDCC	NЛ	air
Desc	171	an

ebioi i	First Name	Middle Name	Döcument Page 11 of 73 and 17				
Part 2:	Describe Your Veh	iicles					
-	_	-	any vehicles, whether they are registered or not? Include any also report it on Schedule G: Executory Contracts and Unexpire				
	No.	s, sport utility vehicles, m	otorcycles				
	Yes. Describe Make: Model:	Gmc Safari	Who has an interest in the property? Check one. Debtor 1 only			ns or exemption	
	Year:	2003	Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who		Secured by Pro	
	Approximate Milea Other information:	ge: 200,000	At least one of the debtors and another	entire proper	ty? 398.00	portion you	398.00
	2003 Gmc Safari v miles.	with over 200,000	Check if this is community property (see instructions)	*		¥	
	Make:	Cadillac DeVille	Who has an interest in the property? Check one. Debtor 1 only	the amount of	any secured of	ns or exemption claims on <i>Sched</i> s Secured by Pro	dule D:
	Year: Approximate Milea	1986 200,000	Debtor 2 only Debtor 1 and Debtor 2 only	Current value	e of the	Current val	ue of the
	Other information:	<u> </u>	At least one of the debtors and another Check if this is community property (see	\$	500.00	\$	500.00
	Inoperable		instructions)				
	Make:	<u>Hyundai</u> Tucson	Who has an interest in the property? Check one. Debtor 1 only	the amount of	any secured of	ns or exemption	dule D:
	Year:	2015	Debtor 2 only Debtor 1 and Debtor 2 only	Current value	e of the	Secured by Pro Current value portion you	ue of the
	Approximate Milea Other information:	ge: <u>35,000</u>	At least one of the debtors and another	\$	19,925.00	\$	19,925.00
	2015 Hyundai Tuo miles	cson with over 35,000	Check if this is community property (see instructions)				
Exam			ecreational vehicles, other vehicles, and accessories g vessels, snowmobiles, motorcycle accessories				
	-	-	your entries fro Part 2, including any entries for pages				\$ 20,823.00
Part 3:	Describe Your Per	sonal and Household Items	3				
Do you o	wn or have any legal o	or equitable interest in an	y of the following items?		po Do	urrent value on ortion you own on deduct sec exemptions	n?
Exam	ehold goods and furn nples: Major appliances, fo No.	ishings urniture, linens, china, kitchen	ware				
.	Yes. Describe	Furniture, linens, small applia	ances, table & chairs, bedroom set	\$	\$1,000	\$	1,000. <u>0</u> 0

Case 17-26012 Doc 1 Desc Main James

Filed 08/30/17
Document F Entered 08/30/17 12:36:16 Page 12 of 3 umber (if known) Debtor 1 First Name Middle Name

07.	Electronics				
	Examples: Televisions and r	adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
	collections; electronic device	s including cell phones, cameras, media players, games			
	No.				
	Yes. Describe				
	_	TV, music collection, cell phone \$50			
				\$	50.00
08.	Collectibles of value				
	Examples: Antiques and figu	rines; paintings, prints, or other artwork; books, pictures, or other art objects;			
		collections; other collections, memorabilia, collectibles			
	No.				
	Yes. Describe				
	Tes. Describe			\$	0.00
00	Equipment for enerts an	I hobbing		Φ	0.00
09.	Equipment for sports and				
	and kayaks; carpentry tools;	phic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes			
	No.	The detail of the second of th			
	Yes. Describe				
				\$	0.00
10.	Firearms				
	Examples: Pistols, rifles, sho	tguns, ammunition, and related equipment			
	No.				
	Yes. Describe				
	<u>—</u>			\$	0.00
11.	Clothes				
	Examples: Everyday clothes	, furs, leather coats, designer wear, shoes, accessories			
	No.				
	Yes. Describe	Everyday clothes, shoes, accessories \$100			
		Everyday clothes, shoes, accessories		•	100.00
42	lauralmi			\$	100.00
12.	Jewelry				
	gold, silver	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	No.				
	Yes. Describe				
		Everyday jewelry, costume jewelry \$100		_	400.00
				\$	100.00
13.	Non-farm animals				
	Examples: Dogs, cats, birds	horses			
	No.				
	Yes. Describe				
	_			\$	0.00
14.	Any other personal and h	ousehold items you did not already list, including any health aids you did not list			
	No.				
	Nos Describe				
	Yes. Describe			¢	0.00
	_			\$	0.00
15.	_	of your entries from Part 3, including any entries for pages you have attached		\$	0.00 \$1,250.00
	Add the dollar value of al	of your entries from Part 3, including any entries for pages you have attached ber here		\$	
	Add the dollar value of al			\$	
	Add the dollar value of al	ber here>		\$	
	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F	ber here			\$1,250.00
	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F	ber here>		value of	\$1,250.00
	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F	ber here	portion	value of you own	\$1,250.00 the
	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F	ber here	portion Do not de	value of you own	\$1,250.00 the
Do	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F	ber here	portion	value of you own	\$1,250.00 the
Do	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F you own or have any legal Cash	ber here> inancial Assets If or equitable interest in any of the following?	portion Do not de	value of you own	\$1,250.00 the
Do	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F you own or have any legal Cash	ber here	portion Do not de	value of you own	\$1,250.00 the
Do	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F you own or have any legal Cash	ber here> inancial Assets If or equitable interest in any of the following?	portion Do not de	value of you own	\$1,250.00 the
Do	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F you own or have any lega Cash Examples: Money you have	ber here> inancial Assets If or equitable interest in any of the following?	portion Do not de	value of you own	\$1,250.00 the
Do	Add the dollar value of al for Part 3. Write that num Part 4: Describe Your F you own or have any legal Cash Examples: Money you have No.	ber here> inancial Assets If or equitable interest in any of the following?	portion Do not de	value of you own	\$1,250.00 the

Case 17-26012 Doc 1 James Debtor 1

First Name

Middle Name

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Document
Last Name

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Desc Main

17.	Deposits o	f money				
				leposit; shares in credit unions, brokerage houses,		
		imilar institutions.	. If you have multiple accounts with the same	institution, list each.		
	No.			an a		
	Yes.	Describe	**	titution name:	_	450.00
			Checking Account	Urban Partnership Bank	_ \$	<u>150.00</u>
			Checking Account	Chase Bank	_ \$	800.00
			Savings Account	Chase Bank	\$	1,000.00
					- \$	1,950.00
18.	Bonds, mu	ıtual funds, or ı	publicly traded stocks			
	Examples:	Bond funds, inves	stment accounts with brokerage firms, money	market accounts		
	No.					
	Yes.	Describe	Institution or issuer name:			
					\$	0.00
19.	Non-public	ly traded stock	k and interests in incorporated and un	incorporated businesses, including an interest in		
	No.					
	Yes.	Describe	Name of Entity and Percent of Owner	ship:		
				Fireman Annuity Employee Share %100.00 ownership	\$	500.00
					- \$	500.00
20.	Governme	nt and corpora	ite bonds and other negotiable and no	n-negotiable instruments	¥	
		=	de personal checks, cashiers' checks, promis	_		
	-		are those you cannot transfer to someone by			
	No.					
	Yes.	Describe	Issuer name:			
					\$	0.00
21.	Retirement	t or pension ac	counts			
	Examples:	Interests in IRA, E	ERISA, Keogh, 401(k), 403(b), thrift savings a	accounts, or other pension or profit-sharing plans		
	No.					
	Yes.	Describe	Type of account and Institution name:			
			Pension plan	Chicago Firemen's Annuity	\$	Unknown
			401(k) or similar plan	Concerto	- \$	Unknown
					- s	0.00
22.	Security de	eposits and pre	epavments		¥	
	-	-	posits you have made so that you may continu	ue service or use from a company		
	Examples:	Agreements with	landlords, prepaid rent, public utilities (electri	c, gas, water), telecommunications		
	No.					
	Yes.	Describe	Institution name or individual:			
					\$	0.00
23.	Annuities ((A contract for	a periodic payment of money to you,	either for life or for a number of years)		
	No.					
	Yes.	Describe	Issuer name and description:			
					\$	0.00
24.	Interests in	n an education	IRA, in an account in a qualified ABLI	E program, or under a qualified state tuition program.		
	26 U.S.C. §	§§ 530(b)(1), 529A	A(b), and 529(b)(1).			
	No.					
	Yes.	Describe	Institution name and description. Sepa	arately file the records of any interests.11 U.S.C. § 521(c):		
					\$	0.00
25.	Trusts, equ	uitable or futur	e interests in property (other than any	thing listed in line 1), and rights or powers		
	No.					
	Yes.	Describe			7	
					\$	0.00
26.	Patents, co	pyrights, trade	emarks, trade secrets, and other intell	ectual property		
	Examples:	Internet domain n	names, websites, proceeds from royalties and	licensing agreements		
	No.					
	Yes.	Describe				
						0.00
27.			d other general intangibles			
	Examples:	Building permits,	exclusive licenses, cooperative association h	oldings, liquor licenses, professional licenses		
	No.					
	Yes.	Describe			7	
					\$	0.00

Case 17-26012 Doc 1 James

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Desc Main

Debtor 1 First Name

Middle Name

Moi	ney or property owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed to you		
	No.		
	Yes. Describe		\$ 0.00
29.	Family support Examples: Past due or lump s No.	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	<u> </u>
	Yes. Describe		
30.	Social Security benefits; unpa	wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	\$0.00
	Yes. Describe		\$ 0.00
31.	Interest in insurance polic Examples: Health, disability, c No. Yes. Describe	ies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary: Term Life, Health, Dental, and Vision Insurance Whole Life Insurance American Income Life	<u> </u>
32	Any interest in property th	Whole Life Insurance with LSKS wat is due you from someone who has died	\$0.00
32.		living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	Yes. Describe		\$ 0.00
33.	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	\$0.00
	Yes. Describe		
34.	Other contingent and unlied	quidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
	Yes. Describe		\$ 0.00
35.	Any financial assets you o	lid not already list	\$0.00
	Yes. Describe		\$ 0.00
		of your entries from Part 4, including any entries for pages you have attached er here	\$2,450.00
	Describe Any Rus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
	art 5.	egal or equitable interest in any business-related property?	
	No. Yes.	gar or equitable intersect in any submode rotated property.	
			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	mmissions you already earned	
	Yes. Describe		\$ <u>0.0</u> 0

Case 17-26012 Doc 1 Desc Main Debtor 1 James 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No.

51. Any farm- and commercial fishing-related property you did not already list

Yes. Describe.....

Describe.....

No. Yes. 0.00

Case 17-26012 James

Doc 1

Desc Main

\$152,286.00

First Name

63. Total of all property on Schedule A/B. Add line 55 + line 62

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 127,763.00 55. Part 1: Total real estate, line 2 \$ 20,823.00 56. Part 2: Total vehicles, line 5 \$ 1,250.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 2,450.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 24,523.00 62. Total personal property. Add lines 56 through 61. \$ 24,523.00

Official Form 106A/B Record # 750673 Page 7 of 7 Schedule A/B: Property

Fill in this in	nformation to ident	ify your case:	
Debtor 1	James		Taylor
	First Name	Middle Name	Last Name
Debtor 2	Angela		Perkins
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	_ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Partification in the Property fou Claim as Exempt												
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.												
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)											
You are clair	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)											
2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.												
· ·	Brief description of the property and line on											
		Copy the value from Schedule A/B	Check only one box for each exemption									
Brief description:	10101 S. Eberhart Ave Chicago IL 60628 - Primary Residence	\$127,763	\$_30,000	735 ILCS 5/12-901 - \$30,000.00								
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit									
			апу аррисавіе statutory інпік									
Brief description:	1986 Cadillac DeVille with over 200,000 miles.	\$_500	\$	735 ILCS 5/12-1001(b) - \$500.00								
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit									
Brief description:	2003 Gmc Safari with over 200,000 miles.	\$_398	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00								
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit									
Brief description:	2015 Hyundai Tucson with over 35,000 miles	\$19,925	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00								
Line from Schedule A/B:												
Official Form 106C	Official Form 106C Record # 750673 Schedule C: The Property You Claim as Exempt Page 1 of 3											
			to A comment	<u> </u>								

Case 17-26012 Doc 1

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Debtor 1

James

Middle Name

Last Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$1,000.00 Brief Furniture, linens, small appliances, \$ 1,000 description: table & chairs, bedroom set Line from 100% of fair market value, up to 06 Schedule A/B: any applicable statutory limit TV, music collection, cell phone 735 ILCS 5/12-1001(b) - \$50.00 Brief 50 description: 100% of fair market value, up to Line from 07 Schedule A/B: any applicable statutory limit Brief Everyday clothes, shoes, 735 ILCS 5/12-1001(a),(e) - \$100.00 \$ 100 accessories description: Line from 100% of fair market value, up to Schedule A/B: 11 any applicable statutory limit Brief Everyday jewelry, costume jewelry 735 ILCS 5/12-1001(b) - \$100.00 **\$** 100 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$150.00 Brief Checking Account, Urban **\$** 150 Partnership Bank, 150.00 description: Line from 100% of fair market value, up to Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$800.00 Brief Checking Account, Chase Bank, \$ 800 800.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$1,000.00 Brief Savings Account, Chase Bank, \$ 1,000 1,000.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief , Fireman Annuity Employee 735 ILCS 5/12-1001(b) - \$500.00 \$ 500 Share, 500.00 description: Line from 100% of fair market value, up to 19 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, Concerto, Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit Brief 735 ILCS 5/12-1006 - \$0.00 Pension plan, Chicago Firemen's Unknown description: Annuity, 0.00 Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 750673 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 3 Case 17-26012 Doc 1 Filed 08/30/17 Entered 08/30/17 12:36:16 Desc Main Document Page 19 of 73 Case Number (if known)

James Debtor 1

First Name

Middle Name

Record # 750673

Official Form 106C

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Copy the value from Scenedule A/8: Sunknown Sunkno		on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Income Life Sunknown Secription: Income Life Sunknown Suchedule A/B: 31 Whole Life Insurance with LSKS Sunknown Sucription: Sucript				Check only one box for each exemption	
any applicable statutory limit Sample Sampl			\$Unknown	\$	735 ILCS 5/12-1001(f) - \$0.00
scription: \$ Unknown		31			
any applicable statutory limit any applicable statutory limit you claiming a homestead exemption of more than \$155,675? albject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?		Whole Life Insurance with LSKS	\$Unknown		735 ILCS 5/12-1001(f) - \$0.00
No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No		31			
	Yes. Did you	acquire the property covered by t	he exemption within 1,215 day	vs before you filed this case?	
	☐ Yes.				

Schedule C: The Property You Claim as Exempt

Fill in this in	Caso 17 (1 Filad 09/20/17	Entered 08/30/1 0 of 73	17 12:36:16	Desc Main	
		y your ouco.		0 01 73			
Debtor 1	James		Taylor				
	First Name	Middle Name	Last Name Perkins				
Debtor 2 (Spouse, if filing)	Angela	Middle Name	Last Name				
United States	s Bankruptcy Court for th	ne : <u>NORTHERN</u> Di	istrict of <u>ILLINOIS</u> (State)				
Case Numbe	er					Check if this	
						amended fil	ing
Official F	<u>form 106D</u>						
Schedule	D: Creditors	Who Have	Claims Secured by P	Property			12/1
			d people are filing together, both nal Page, fill it out, number the er			ny	
	es, write your name a			•	•	•	
_	editors have claims s						
No. Cl	heck this box and sub	omit this form to the c	ourt with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
Yes. F	ill in all of the informa	tion below.					
B44-	List All Secured Clain	ns					
Part 1:					Column A	Column A	Column C
2. List all se	ecured claims. If a cre	editor has more than	one secured claim, list the creditor	r separately	Amount of claim	Value of collateral	Unsecured
		•	cular claim, list the other creditors		Do not deduct the	that supports this	portion
As much :	as possible, list the ci	aims in aipnabetical (order according to the creditors na	ime.	value of collateral	claim	If any
2.1 Crown	Mortgage CORP		Describe the property that secure	es the claim:	\$ <u>98,012.00</u>	\$ <u>127,763.00</u>	\$ <u>0.00</u>
Creditor's			10101 S. Eberhart Ave Chicago	IL 60628 - Primary			
Number	V 95Th St Street		Residence				
rambol	54.551		As of the date you file, the claim i	is: Check all that apply			
			Contingent	oncox all that apply.			
Oak La	awn	IL 60453	Unliquidated				
City		State Zip Code	Disputed				
_	s the debt? Check one.		Nature of Lien. Check all that apply				
Debtor	1 only		An agreement you made (such as car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At leas	t one of the debtors and	another	Judgment lien from a lawsuit	,			
Chask	, if this plaim valatos t		Other (including a right to offset)				
	c if this claim relates to nunity debt	оа					
Date Debt	t was incurred20	009-2017	Last 4 digits of account number	<u>2735</u>			
2.2 Suntru	st BANK		Describe the property that secure	es the claim:	\$ 24,226.00	<u>\$ 19,925.00</u>	\$ <u>4,301.00</u>
Creditor's	Name k Pl Ne Ste 1055		2015 Hyundai Tucson with over	35,000 miles			
Number	Street						
			As of the date you file, the claim i	is: Check all that apply			
			Contingent	oncok all that apply.			
Atlanta	l 	GA 30303	Unliquidated				
City		State Zip Code	Disputed				
_	s the debt? Check one.		Nature of Lien. Check all that apply				
☐ Debtor	-		An agreement you made (such as	s mortgage or secured			
Debtor	1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, m	echanic's lien)			
=	st one of the debtors and	another	Judgment lien from a lawsuit				
 □a: :	if the atotics of the con-		Other (including a right to offset)				
	c if this claim relates to nunity debt	оа					
	-	015-07-22	Last 4 digits of account number	<u>4752</u>			
Add the	dollar value of your e	entries in Column A	on this page. Write that number	here:	\$ <u>122,238.00</u>		

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James Debtor 1

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>122,238.00</u>

F	ill in this ir	Caso 17		oc 1	Entered 08/ 2 of 7		2:36:16	Desc Main	
			.,,,		2 01 7	3			
	Debtor 1	James		Taylor					
Г	Debtor 2	First Name Angela	Middle Name	Last Name Perkins					
	Spouse, if filing)	First Name	Middle Name	Last Name					
ι	Jnited States	Bankruptcy Court fo	or the : <u>NORTHERN</u>	District of ILLINOIS					
				(State)				Check if	f this is an
	Case Numbe (If known)							— amende	ed filing
Off	ficial F	orm 106E/	/F						
				ve Unsecured Claims					12/1
A/B: cred need op c	Property (itors with p led, copy t of any addi	Official Form 106 partially secured on he Part you need, itional pages, writ	A/B) and on Schedul claims that are listed , fill it out, number th	expired leases that could result in a of le G: Executory Contracts and Unexpin Schedule D: Creditors Who Have e entries in the boxes on the left. Attention and the left is number (if known).	oired Leases (Offici Claims Secured by	ial Form 106G / Property. If i). Do not includ nore space is		
1	Do any cre	editors have priori	ity unsecured claims	against you?					
	_ `	o to Part 2.	.,	agaor you					
	Yes.	0 10 1 411 2.							
	each claim nonpriority unsecured	listed, identify who amounts. As muc claims, fill out the	at type of claim it is. In the as possible, list the Continuation Page of	editor has more than one priority unsect f a claim has both priority and nonprior claims in alphabetical order according f Part 1. If more than one creditor holds instructions for this form in the instruct	ity amounts, list tha to the creditor's nan s a particular claim,	t claim here ar me. If you hav	nd show both pr e more than two	iority and priority	
							Total claim	Priority	Nonpriority
2.1	☐ IRS Pri	iority Debt		Last 4 digits of account number _			\$ 580.41	amount \$ 580.41	amount \$ 0.00
2.1	Creditor's			_	2015		•		
	PO Box Number	x 7346 Street		When was the debt incurred?	2013				
	- Number	Officer		As of the date you file, the claim is	: Check all that apply.				
	Philade	alnhia	PA 19101	Contingent					
	Philade	прина	State Zip Code	Unliquidated					
	Who owes	s the debt? Check o		Disputed					
	Debtor	•		Type of PRIORITY uncoured claim					
	=	1 and Debtor 2 only		Type of PRIORITY unsecured claim Domestic support obligations	ı .				
	=	t one of the debtors a	and another	Taxes and certain other debts you	owe the government				
	=	if this claim relate		<u> </u>	<u> </u>				
	_	unity debt	-	Claims for death or personal injury	while you were				
		m subject to offest	1?	intoxicated					
	No No			Other. Specify					
	Yes								

Doc 1 Filed 08/30/17 Entered 08/30/17 12:36:16 Desc Main Case 17-26012 Page 23 of 73 Document James Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 901.86 \$ 0.00 IRS Priority Debt \$ 901.86 2.2 Last 4 digits of account number _ Creditor's Name 2016 When was the debt incurred? PO Box 7346 As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _ Yes IRS Priority Debt \$ 976.30 \$ 976.30 \$ 0.00 2.3 Last 4 digits of account number _ Creditor's Name 2015 PO Box 7346 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations

3. Do any creditors have nonpriority unsecured claims against you?
 No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.
 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already

included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured

Taxes and certain other debts you owe the government

Claims for death or personal injury while you were

intoxicated

Other. Specify _

Total claim

At least one of the debtors and another

claims fill out the Continuation Page of Part 2.

List All of Your NONPRIORITY Unsecured Claims

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Debtor 1	1 James	Pൂcument P	Page 24 of 73	
	First Name Middle Name ATG Credit	Last Name Last 4 digits of account number	2273	 \$ 39.00
4.1	Creditor's Name	Last 4 digits of account number _		<u> </u>
	1700 W Cortland St Ste 2	When was the debt incurred?	2017-2017	
	Number Street			
		A - of the data was file the elektric	Ole La William Co.	
		As of the date you file, the claim is	: Check all that apply.	
	Chicago IL 60622	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
l Ī	Debtor 1 and Debtor 2 only	Student loans		
Ì	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cl	laims	
"	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
<u> </u>	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.2	ATG Credit	Last 4 digits of account number _	0590	\$ <u>48.00</u>
	Creditor's Name		2013-2013	
	1700 W Cortland St Ste 2	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Chicago IL 60622	Unliquidated		
v	City State Zip Code Who owes the debt? Check one.	Disputed		
l i	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	olaim:	
1 7		Student loans	Ciaiiii.	
}	Debtor 1 and Debtor 2 only	=	tion care amont or divorce	
	At least one of the debtors and another	Obligations arising out of a separat	-	
1	Check if this claim relates to a community debt	that you did not report as priority cl		
1	s the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
	No	Other. Specify Medical Debt		
l î	Yes	Other: Specify		
4.3	ATG Credit	Last 4 digits of account number _	4936	\$ 48.00
	Creditor's Name	·		
	1700 W Cortland St Ste 2	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is	Check all that apply.	
		Contingent		
	Chicago IL 60622	Unliquidated		
	City State Zip Code			
l v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separat	-	
	Check if this claim relates to a	that you did not report as priority cl		
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			

Debtor 1	James	Case 17-20012	D0C 1		Page 25 of 73 Case Number (if known)	Desc Main
	First Name	Middle Name		Last Name		
Part 2:	You	r NONPRIORITY Unsecured Cla	ims - Continua	ition Page		

listing any entries on this pag	ge, number them beginning with 4.4, followed by	4.5, and so forth.	Total Claim
ATG Credit	Last 4 digits of account num	ber <u>4927</u>	<u>\$ 85.00</u>
Creditor's Name		2013-2013	
1700 W Cortland St Ste 2	When was the debt incurred	?	
Number Street			
	As of the date you file, the cl	aim is: Check all that apply.	
	Contingent		
Chicago	IL 60622 Unliquidated		
City	State Zip Code		
Who owes the debt? Check one.			
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unser	cured claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and	another	separation agreement or divorce	
Check if this claim relates to	o a that you did not report as pri	ority claims	
community debt	Debts to pension or profit-sh	naring plans, and other similar debts	
Is the claim subject to offest?			
No	Other. Specify Medical I	Debt	
Yes			110.00
ATG Credit	Last 4 digits of account num	ber <u>3008</u>	<u>\$ 110.00</u>
Creditor's Name		2016-2016	
1700 W Cortland St Ste 2	When was the debt incurred	2010-2010	
Number Street			
	As of the date you file, the cl	aim is: Check all that apply.	
	Contingent		
Chicago	IL 60622 Unliquidated		
City	State Zip Code		
Who owes the debt? Check one.			
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unser	cured claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and	another	separation agreement or divorce	
Check if this claim relates to	o a that you did not report as pri	ority claims	
community debt	Debts to pension or profit-sh	naring plans, and other similar debts	
Is the claim subject to offest?			
No	Other. Specify Medical I	Debt	
Yes			
ATG Credit	Last 4 digits of account num	ber <u>2419</u>	\$ <u>198.00</u>
Creditor's Name		2015-2015	
1700 W Cortland St Ste 2	When was the debt incurred	?	
Number Street			
	As of the date you file, the cl	aim is: Check all that apply.	
	Contingent		
Chicago	IL 60622 Unliquidated		
City	State Zip Code		
Who owes the debt? Check one.	. Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsec	cured claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and	another	separation agreement or divorce	
Check if this claim relates to		-	
community debt	Debts to pension or profit-sh	naring plans, and other similar debts	
Is the claim subject to offest?			
No	Other. Specify Medical I	Debt	
∏Yes			

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Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After I	isting any entries on this page, number them I	beginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.7	ATG Credit	Last 4 digits of account number	8979	\$ <u>211.00</u>
	Creditor's Name		2015-2015	
	1700 W Cortland St Ste 2	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Okiasas	Contingent		
	Chicago IL 60622	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	nims	
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	ls the claim subject to offest? ■■	<u></u>		
	No	Other. Specify Medical Debt		
40	Yes ATG Credit	Last 4 digits of account number	9544	\$ 291.00
4.8	Creditor's Name	Last 4 digits of account number		<u> </u>
	1700 W Cortland St Ste 2	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	oncon an dial apply.	
	Chicago IL 60622	Unliquidated		
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	Jaim.	
	Debtor 1 and Debtor 2 only	Student loans	iaiii.	
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pl		
	ls the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes DANK Deleviore		All III I	. 4.000.00
4.9	Barclays BANK Delaware	Last 4 digits of account number	NULL	\$ 4,082.00
	Creditor's Name Po Box 8803	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	спеск ан шаг арргу.	
	Wilmington DE 19899	Unliquidated		
l .	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only	- (1011710717)		
Debtor 2 only Type of NONPRIORITY unsecured claim: Chudant language				
Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce				
		that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl		
	ls the claim subject to offest?	Societies point of profit of an ing pr		
	No	Other. Specify Credit Card or 0	Credit Use	
	□ _{Vec}			

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Par	Your NONPRIORITY Unsecured Claims -	Continuation Page				
After li	sting any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.10	Best Buy/HSBC	Last 4 digits of account number	\$ <u>400.00</u>			
	Creditor's Name					
	90 Christiana Rd.	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	New Castle DE 19720	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
l i	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
l i	Debtor 1 and Debtor 2 only	Student loans				
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	=	that you did not report as priority claims				
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
1	s the claim subject to offest?					
	No	Other. Specify				
	Yes					
4.11	CAP1/Mnrds	Last 4 digits of account number NULL	\$ <u>705.00</u>			
	Creditor's Name	When was the debt incurred? 2016-2017				
	26525 N Riverwoods Blvd	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Mettawa IL 60045	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
l i	Debtor 1 only					
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
l i	Debtor 1 and Debtor 2 only	Student loans				
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
1	community debt	Debts to pension or profit-sharing plans, and other similar debts				
1	s the claim subject to offest?					
	No	Other, Specify Credit Card or Credit Use				
	Yes					
4.12	Capitalone	Last 4 digits of account number NULL	<u>\$ 485.00</u>			
	Creditor's Name	When was the debt incurred? 2014-2017				
	15000 Capital One Dr	When was the debt incurred? 2014-2017				
	Number Street					
	<u> </u>	As of the date you file, the claim is: Check all that apply.				
	Disharand VA 22220	Contingent				
	Richmond VA 23238	Unliquidated				
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed				
[Debtor 1 only					
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
i	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
1	s the claim subject to offest?					
	No	Other. Specify Credit Card or Credit Use				
	Tyes					

ebtor 1	James	Ca3C 17-20012	DOC 1		Page 28 of 73	Desc Mail
	First Name	Middle Name	9	Last Name		

Part 2- Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim			
4.13 Capitalone	Last 4 digits of account number _	NULL	\$ <u>639.00</u>			
Creditor's Name		2011 2017				
15000 Capital One Dr	When was the debt incurred?	2011-2017				
Number Street						
	As of the date you file, the claim is	: Check all that apply.				
	Contingent					
Richmond VA 23238	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only						
Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
Debtor 1 and Debtor 2 only	Student loans					
At least one of the debtors and another	Obligations arising out of a separat	·				
Check if this claim relates to a	that you did not report as priority cl					
community debt	Debts to pension or profit-sharing p	plans, and other similar debts				
Is the claim subject to offest?	Over 1th Over 1 and	One diff. He a				
Yes	Other. Specify Credit Card or	Credit Use				
4.14 Capitalone	Last 4 digits of account number _	NULL	\$ 1,848.00			
Creditor's Name						
15000 Capital One Dr	When was the debt incurred?	2013-2017				
Number Street						
	As of the date you file, the claim is	: Check all that apply.				
	Contingent					
Richmond VA 23238	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only						
Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
Debtor 1 and Debtor 2 only	Student loans	P				
At least one of the debtors and another	Obligations arising out of a separat	·				
Check if this claim relates to a	that you did not report as priority cl					
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts				
No	Other, Specify Credit Card or	Credit Use				
Yes	Other. Specify Credit Card or	Credit 036				
4.15 CBNA	Last 4 digits of account number _	NULL	\$ 30.00			
Creditor's Name	_					
Po Box 6497	When was the debt incurred?	2000-2017				
Number Street						
	As of the date you file, the claim is	: Check all that apply.				
	Contingent	,				
Sioux Falls SD 57117	Unliquidated					
City State Zip Code	Disputed					
Who owes the debt? Check one.						
Debtor 1 only	Type of NONPRIORITY unsecured					
Debtor 2 only						
☐ Debtor 1 and Debtor 2 only ☐ Student loans ☐ Output Debtor 2 only ☐ Output Debtor 2 only ☐ Output Debtor 2 only						
At least one of the debtors and another						
Check if this claim relates to a	that you did not report as priority cl					
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts				
No	Other. Specify Credit Card or	Credit Use				
Yes	Other. Specify Credit Card of	S. Sait OSC				

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Part 2+ Your NONPRIORITY Unsecured Claims - 0	Continuation Page			
After listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim	
4.16 CBNA	Last 4 digits of account number _	NULL	\$ <u>383.00</u>	
Creditor's Name		2016-2017		
50 Northwest Point Road	When was the debt incurred?	2016-2017		
Number Street				
	As of the date you file, the claim is	: Check all that apply.		
	Contingent			
Elk Grove Village IL 60007	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce		
Check if this claim relates to a	that you did not report as priority cl			
community debt	Debts to pension or profit-sharing	plans, and other similar debts		
Is the claim subject to offest?		0 1711		
No Yes	Other. Specify Credit Card or	Credit Use		
4.17 CBNA	Last 4 digits of account number _	NULL	\$ 604.00	
Creditor's Name			*	
Po Box 6283	When was the debt incurred?	2015-2017		
Number Street				
	As of the date you file, the claim is	: Check all that apply.		
	Contingent			
Sioux Falls SD 57117	Unliquidated			
City State Zip Code	Disputed			
Who owes the debt? Check one.				
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separa			
Check if this claim relates to a	that you did not report as priority cl			
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts		
No	Other, Specify Credit Card or	Cradit Llag		
Yes	Other. Specify Credit Card or	Credit Ose		
4.18 Comcast Cable	Last 4 digits of account number _		\$ _300.00	
Creditor's Name	_			
1701 John F. Kennedy Blvd	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is	: Check all that apply.		
	Contingent			
Philadelphia PA 19103	Unliquidated			
City State Zip Code Who owes the debt? Check one.	Disputed			
_				
Debtor 1 only Debtor 2 only	Turns of NONDPLODITY	alaim		
	Type of NONPRIORITY unsecured Student loans	CIAIIII.		
Debtor 1 and Debtor 2 only				
☐ At least one of the debtors and another ☐ Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a	that you did not report as priority of			
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	pians, and other similar debts		
No	Other. SpecifyCable Bill			
Yes	Other. Specify			

ebtor 1	James	Ca3C 17 20012	DOCI		Page 30 of 73	Desc Mail
	First Name	Middle Nan	ne	Last Name		

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After li	isting any entries on this page, number them I	beginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.19	COMENITY BANK/Carsons	Last 4 digits of account number	NULL	<u>\$_116.00</u>
	Creditor's Name	Miles and the state of the second of the sec	2016-2017	
	3100 Easton Square PI	When was the debt incurred?	2010 2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Columbus OH 43219	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
!	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
Ι.	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar debts	
l i	No	Other. Specify Credit Card or 0	Credit Use	
l i	Yes	Other. SpecifyCredit Gard of C	Sicult 000	
4.20	COMENITY BANK/Carsons	Last 4 digits of account number	NULL	<u>\$</u> 378.00
	Creditor's Name		2014-2017	
	3100 Easton Square PI	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Columbus OH 43219	Contingent		
	City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
Ι.	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
l i	s the claim subject to offest?	Cradit Card and	One did I I e e	
	Yes	Other. Specify Credit Card or C	Credit Use	
4.21	COMENITY BANK/Nwyrk&Co	Last 4 digits of account number	NULL	\$ 175.00
1121	Creditor's Name	_		
	220 W Schrock Rd	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	N/ / 'II	Contingent		
	Westerville OH 43081	Unliquidated		
١ ١	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	slaim:	
ļ j	Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another Obligations arising out of a separation agreement or divorce				
j	Check if this claim relates to a	that you did not report as priority cla	nims	
'	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	s the claim subject to offest?		2	
	No No	Other. Specify Credit Card or 0	Credit Use	
	Yes			

ebtor 1	James	Cu3C 17 20012	DOCI		Page 31 of 73	Desc Mail
	First Name	Middle Nar	ne	Last Name		

Part	Your NONPRIORITY Unsecured Claims - 0	Continuation Page			
After lis	ting any entries on this page, number them b	peginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim	
4.22	COMENITY BANK/Roamans	Last 4 digits of account number	NULL	\$ <u>148.00</u>	
	Creditor's Name		2015-2017		
	Po Box 182789	When was the debt incurred?	2010-2017		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	Columbus OH 43218	Contingent			
-	City State Zip Code	Unliquidated			
w	ho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla	aims		
_	community debt	Debts to pension or profit-sharing p	lans, and other similar debts		
Is	the claim subject to offest?				
-	No Yes	Other. Specify Credit Card or 0	Credit Use		
4.23	COMENITY BANK/Roompice	Last 4 digits of account number	NULL	\$ 655.00	
	Creditor's Name			·	
	Po Box 182789	When was the debt incurred?	2009-2017		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
		Contingent			
	Columbus OH 43218	Unliquidated			
l w	City State Zip Code ho owes the debt? Check one.	Disputed			
"	Debtor 1 only				
₹	Debtor 2 only	Type of NONPRIORITY unsecured of	Plaim:		
F	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla			
-	community debt	Debts to pension or profit-sharing p	lans, and other similar debts		
Is	the claim subject to offest?				
	No	Other. Specify Credit Card or 0	Credit Use		
\vdash	Yes Comenitybk/Jesslon		NULL	\$ 738.00	
4.24	Creditor's Name	Last 4 digits of account number	NOLL	\$ <u>738.00</u>	
	Po Box 182789	When was the debt incurred?	2013-2017		
	Number Street				
		As of the date you file, the claim is:	Check all that apply		
		Contingent	oncon all that apply.		
	Columbus OH 43218	Unliquidated			
	City State Zip Code	Disputed			
_	ho owes the debt? Check one.				
	Debtor 1 only	T (NONDRIODITY	detor		
Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans					
At least one of the debtors and another Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p			
Is	the claim subject to offest?				
	No	Other. Specify Credit Card or 0	Credit Use		
	Yes				

Debtor 1	James			Page 32 of 73	DC3C Main	
	First Name	Middle Name	•	Last Name		

Part 2: Y	our NONPRIORITY Unsecured Claims - Co	ntinuation Page		
After listing any	y entries on this page, number them be	ginning with 4.4, followed by 4.5, and	l so forth.	Total Claim
4.25 Comen	itybk/Victoriasec	Last 4 digits of account number	NULL	\$_239.00
Creditor's			2016-2017	
Po Box		When was the debt incurred?	2010-2017	
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
Columb	ous OH 43218	Contingent		
City	State Zip Code	Unliquidated		
,	the debt? Check one.	Disputed		
Debtor	1 only			
Debtor	2 only	Type of NONPRIORITY unsecured cla	aim:	
Debtor	1 and Debtor 2 only	Student loans		
At least	one of the debtors and another	Obligations arising out of a separation		
	if this claim relates to a	that you did not report as priority clair		
	unity debt m subject to offest?	Debts to pension or profit-sharing pla	ns, and other similar debts	
No	022,000 to 0001	Other. Specify Credit Card or Co	redit Use	
Yes		Other. Specify	roun 500	
4.26 Credit 0	ONE BANK NA	Last 4 digits of account number	NULL	\$ 746.00
Creditor's			2015 2017	
Po Box		When was the debt incurred?	2015-2017	
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
Las Ve	gas NV 89193	Contingent		
City	State Zip Code	Unliquidated		
	the debt? Check one.	Disputed		
Debtor	1 only			
Debtor	2 only	Type of NONPRIORITY unsecured cla	aim:	
Debtor	1 and Debtor 2 only	Student loans		
At least	one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
Check	if this claim relates to a	that you did not report as priority clair	ms	
	unity debt	Debts to pension or profit-sharing pla	ns, and other similar debts	
No	m subject to offest?	Canadit Cond on Co	and the Line	
Yes		Other. Specify Credit Card or Co	redit Use	
	ONE BANK NA	Last 4 digits of account number	NULL	\$ 1,884.00
Creditor's	Name			
Po Box	98875	When was the debt incurred?	2011-2017	
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
,	NII / 00400	Contingent		
Las Veg		Unliquidated		
City Who owes	State Zip Code sthe debt? Check one.	Disputed		
Debtor	1 only			
Debtor	2 only	Type of NONPRIORITY unsecured cla	aim:	
Debtor	1 and Debtor 2 only	Student loans		
At least	one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
Check	if this claim relates to a	that you did not report as priority clair	ns	
	unity debt	Debts to pension or profit-sharing pla	ns, and other similar debts	
	m subject to offest?	_		
No Dyes		Other. Specify Credit Card or Co	redit Use	

ebtor 1	James	Casc 17 20012	DOCI		Page 33 of 73	DC3C Mail
	First Name	Middle Nan	ne	Last Name		

Part 2: Your NONPRIORITY Unsecured Claims	- Continuation Page					
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim			
4.28 Equifax	Last 4 digits of account number	Last 4 digits of account number				
Creditor's Name		8/24/2017 12:00:00 AM				
PO Box 740241	When was the debt incurred?	8/24/2017 12.00.00 AW				
Number Street						
	As of the date you file, the claim is	s: Check all that apply.				
Atlanta	Contingent					
Atlanta GA 30374 City State Zip Code	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only						
Debtor 2 only	Type of NONPRIORITY unsecured	I claim:				
Debtor 1 and Debtor 2 only	Student loans					
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce				
Check if this claim relates to a	that you did not report as priority of	claims				
community debt	Debts to pension or profit-sharing	plans, and other similar debts				
Is the claim subject to offest?	_					
■ No	Other. Specify					
Yes A 20 Experian	Last 4 digits of account number		\$ 0.00			
4.29 Experian Creditor's Name	Last 4 digits of account number _		<u> </u>			
PO Box 2002	When was the debt incurred?	8/24/2017 12:00:00 AM				
Number Street						
	As of the date you file, the claim is	s: Check all that apply.				
	Contingent					
Allen TX 75013	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only	— .					
Debtor 2 only	Type of NONPRIORITY unsecured	l claim:				
Debtor 1 and Debtor 2 only	Student loans	i Ciaiii.				
At least one of the debtors and another	=	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a	that you did not report as priority claims					
community debt	Debts to pension or profit-sharing plans, and other similar debts					
Is the claim subject to offest?						
No	Other. Specify					
Yes MBB		4077	÷ 51.00			
4.30	Last 4 digits of account number _	4977	\$ <u>51.00</u>			
Creditor's Name 1460 Renaissance Dr	When was the debt incurred?	2015-2015				
Number Street						
	As of the date you file, the claim is	e: Check all that apply				
	Contingent	5. Спеск ан шасарру.				
Park Ridge IL 60068	Unliquidated					
City State Zip Code	Disputed					
Who owes the debt? Check one.	Disputed					
Debtor 1 only						
Debtor 1 and Debtor 3 ank	Type of NONPRIORITY unsecured	ı cıaım:				
Debtor 1 and Debtor 2 only	Student loans	ation agreement or diverse				
At least one of the debtors and another	Obligations arising out of a separa					
Check if this claim relates to a community debt	that you did not report as priority of Debts to pension or profit-sharing					
Is the claim subject to offest?	Depts to pension or profit-stiding	אישרים, מוזע טנווטו פוווווומו עכטוט				
No	Other. Specify Medical Debt					
Yes						

ebtor 1	James	Cu3C 17 20012	Doci	Pagument	Page 34 of 73	 Desc Mail
	First Name	Middle Nam	ie	Last Name		

Part 2: Your NONPRIORITY	Unsecured Claims - Continuation Page		
After listing any entries on this	page, number them beginning with 4.4, followed	by 4.5, and so forth.	Total Claim
4.31 Mcydsnb	Last 4 digits of account r	number <u>NULL</u>	\$ <u>844.00</u>
Creditor's Name		2015-2017	
Po Box 8218	When was the debt incur	rred?	
Number Street			
	As of the date you file, th	ne claim is: Check all that apply.	
Manage	Contingent		
Mason City	OH 45040 Unliquidated		
Who owes the debt? Check	State Zip Code Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY u	nsecured claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors	and another Obligations arising out of	of a separation agreement or divorce	
Check if this claim relate	es to a that you did not report a	as priority claims	
community debt		fit-sharing plans, and other similar debts	
Is the claim subject to offes			
No	Other. SpecifyCredi	it Card or Credit Use	
Yes Medicredit, INC	Land A Marka of a common	number 4849	\$ 30.00
4.32 Nedicredit, INC Creditor's Name	Last 4 digits of account r	number 4045	\$_ <u>00.00</u>
Po Box 1629	When was the debt incur	rred? 2016-2017	
Number Street			
	As of the date you file th	ne claim is: Check all that apply.	
	Contingent	ie Claim is. Check an that apply.	
Maryland Heights	MO 63043 Unliquidated		
City	State Zip Code		
Who owes the debt? Check	one. Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY u	insecured claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors	— · · · · · · · · · · · · · · · · · · ·	of a separation agreement or divorce	
Check if this claim relate community debt		fit-sharing plans, and other similar debts	
Is the claim subject to offes		me-sharing plans, and other similar debts	
No	<u></u>	ical Debt	
Yes			
4.33 Medicredit, INC	Last 4 digits of account r	number <u>4859</u>	\$ <u>30.00</u>
Creditor's Name		rred? 2016-2017	
Po Box 1629	When was the debt incur	rred?	
Number Street			
	As of the date you file, th	ne claim is: Check all that apply.	
Manuford Heighte	MO 63043 Contingent		
Maryland Heights City	Unliquidated		
Who owes the debt? Check	State Zip Code Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY u	nsecured claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors	and another Obligations arising out of	of a separation agreement or divorce	
Check if this claim relate	s to a that you did not report a	as priority claims	
community debt	Debts to pension or prof	fit-sharing plans, and other similar debts	
Is the claim subject to offes			
No	Other. SpecifyMedic	cal Debt	
Yes			

Page 35 of 73 **Pacument** James Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.34	Medicredit, INC	Last 4 digits of account number	0945	\$ 30.00
	Creditor's Name		0047 0047	
	Po Box 1629	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Maryland Heights MO 63043	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans	iaiii.	
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority clai		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.35	Medicredit, INC	Last 4 digits of account number	6498	\$ <u>78.00</u>
	Creditor's Name		2016-2017	
	Po Box 1629	When was the debt incurred?	2010-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Maryland Heights MO 63043	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai		
	community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
_	Yes			
4.36	Medicredit, INC	Last 4 digits of account number	0773	\$ <u>83.00</u>
	Creditor's Name	When was the debt incurred?	2016-2017	
	Po Box 1629	when was the debt incurred:		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Maryland Heights MO 63043	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai		
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	Is the claim subject to offest?	-		
	No	Other. Specify Medical Debt		
	No.	_		

ebtor 1	James	Casc 17 20012	DOCI		Page 36 of 73	DC3C Mail
	First Name	Middle Nan	ne	Last Name		

Part 2: Your NONPRIC	ORITY Unsecured Claims - Co	ontinuation Page				
After listing any entries on	this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.37 Mercy Hospital		Last 4 digits of account number	\$_200.00			
Creditor's Name						
PO Box 5081		When was the debt incurred?				
Number Street						
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
Janesville	WI 53547	Unliquidated				
City Who owes the debt? C	State Zip Code heck one.	Disputed				
Debtor 1 only		_				
Debtor 2 only		Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor	2 only	Student loans				
At least one of the de	•	Obligations arising out of a separation agreement or divorce				
Check if this claim		that you did not report as priority claims				
community debt	relates to a	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to	offest?					
No Yes		Other. Specify Medical/Dental Services				
4.38 Prosper Marketplac	e IN	Last 4 digits of account number 2726	\$ 4,891.00			
Creditor's Name						
101 2Nd St FI 15		When was the debt incurred? 2016-2017				
Number Street						
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
San Francisco	CA 94105	☐ Unliquidated				
City	State Zip Code	Disputed				
Who owes the debt? C	neck one.					
Debtor 1 only		To a CHONDRIODITY and a later				
Debtor 2 only)l.	Type of NONPRIORITY unsecured claim: Student loans				
Debtor 1 and Debtor	•					
At least one of the de		Obligations arising out of a separation agreement or divorce				
Check if this claim community debt	relates to a	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to	offest?	Debts to pension or profit-straining plants, and other similar debts				
No		Other. Specify Personal Loan				
Yes		Опол. Орсону				
4.39 Prosper Marketplac	e IN	Last 4 digits of account number 1330	\$ 6,558.00			
Creditor's Name		2047 2047				
101 2Nd St FI 15		When was the debt incurred? 2017-2017				
Number Street						
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
San Francisco	CA 94105	Unliquidated				
City Who owes the debt? C	State Zip Code	Disputed				
Debtor 1 only	nook one.					
Debtor 2 only		Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2	2 only	Student loans				
At least one of the de	•	Obligations arising out of a separation agreement or divorce				
		that you did not report as priority claims				
Check if this claim community debt	relates to a	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to	offest?	555.6 to perioden of profit origining plane, and outlot offinial debte				
No		Other. Specify Personal Loan				
Yes		Guior. Opcomy				

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Debtor 1	James	James			Page 37 of 73	Desc Main
	First Name	Middle Name	•	Last Name		

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.40	Syncb/HH GREGG	Last 4 digits of account number	NULL	\$ 1,143.00
	Creditor's Name		2013-2017	
	Po Box 965036	When was the debt incurred?	2013-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans		
!	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	ans, and other similar debts	
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes	outer. Speeding		
4.41	Syncb/JCP	Last 4 digits of account number	NULL	\$ _93.00
	Creditor's Name		2016-2017	
	Po Box 965007	When was the debt incurred?	2010 2011	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
'	Check if this claim relates to a community debt	that you did not report as priority cla Debts to pension or profit-sharing p		
1	s the claim subject to offest?	Debts to pension of prone-snaring p	ans, and other similar debts	
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes			
4.42	Syncb/VALUE CITY FURNI	Last 4 digits of account number	NULL	\$ <u>1,841.00</u>
	Creditor's Name 950 Forrer Blvd	When was the debt incurred?	2013-2017	
	Number Street	mon was the dest mountain.		
	Tid.ii.b.			
		As of the date you file, the claim is:	Check all that apply.	
	Kettering OH 45420	Contingent Unliquidated		
l .	City State Zip Code	Disputed		
'	Who owes the debt? Check one.	Disputed		
	Debter 2 and	Towns of NOVERBORIES	data	
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured of	ciaim:	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separati	on agreement or divorce	
	=	that you did not report as priority cla		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
!	the claim subject to offest?			
	No	Other. Specify Credit Card or 0	Credit Use	
	¬ _{voo}			

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Case Number (if known) **Pacument** James

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, a	and so forth.	Total Clai
TD BANK USA/Targetcred	Last 4 digits of account number _	NULL	\$ <u>736.00</u>
Creditor's Name			
Po Box 673	When was the debt incurred?	2014-2017	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
	Contingent		
Minneapolis MN 55440	Unliquidated		
City State Zip Code Vho owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans	· olumi	
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority of	•	
community debt	Debts to pension or profit-sharing		
s the claim subject to offest?		,,	
No	Other. Specify Credit Card or	r Credit Use	
Yes			
Transunion	Last 4 digits of account number _		\$ <u>0.00</u>
Creditor's Name	When we the debt in summed 2	8/24/2017 12:00:00 AM	
PO Box 1000	When was the debt incurred?	<u> </u>	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
Charter DA 10000	Contingent		
Chester PA 19022	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority of	claims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
s the claim subject to offest?			
No	Other. Specify		
Yes		NILII I	↑ 125 00
Wffnatbank	Last 4 digits of account number _	NULL	\$ <u>125.00</u>
Creditor's Name Po Box 94498	When was the debt incurred?	2016-2017	
Number Street			
Number Succe			
	As of the date you file, the claim is	s: Check all that apply.	
Las Vegas NV 89193	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority o	claims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
s the claim subject to offest?	_		
No T	Other. Specify Credit Card or	r Credit Use	
Yes			

example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Schedule E/F: Creditors Who Have Unsecured Claims

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James Debtor 1

	nounts of certain types of unsecured claims. This information is to ounts for each type of unsecured claim.	for statistical re	eporting purposes only. 28 U.S.C. §
			Total claim
otal claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$
			Total claim
Total claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$32,318.00
	6j. Total. Add lines 6f through 6i.	6j.	\$32,318.00

Fil	ll in this in	Caco 17 formation to iden		1 Filad 09/20/17	Entered 08/30/17 12:36:16 0 of 73	Desc Main
Б	-h4d	James		Taylor		
Di	ebtor 1	First Name	Middle Name	Last Name	_	
	ebtor 2	Angela First Name	Middle Name	Perkins Last Name	_	
	pouse, if filing)					
			r the : <u>NORTHERN</u> Dis	strict of <u>ILLINOIS</u> (State)		Check if this is an
	ase Number f known)					amended filing
Off	icial Fo	orm 106G				
			ory Contracts	and Unexpired Le	ases	12/1
inforr additi 1. C	mation. If nional pages Oo you hav No. Ch	nore space is needs, write your name eany executory eck this box and so in all of the inform	eded, copy the additionate and case number (if I contracts or unexpired submit this form to the contract or unexpired submit this form to the contract or unexpired the mation below even if the	al page, fill it out, number the known). leases? ourt with your other schedules. contracts or leases are listed i	oth are equally responsible for supplying correct entries, and attach it to this page. On the top of an You have nothing else to report on this form. In Schedule A/B: Property (Official Form 106A/B) see. Then state what each contract or lease is for (f	
e	-	nt, vehicle lease,		=	struction booklet for more examples of executory co	
	Person or	company with w	hom you have the conti	ract or lease	State what the contract or lease	e is for
2.1					_	
	Name					
	Number	Street				
	City		S	State Zip Code	_	
2.2						
	Name				_	
	Number	Street				
	City		e	State Zin Code	<u> </u>	
0.0	City			State Zip Code		
2.3	Name				_	
					_	
	Number	Street				
	City		S	State Zip Code		
2.4						
	Name				_	
	Number	Street				
	City		s	state Zip Code	_	
2.5						
	Name				_	
	Number	Street			_	

State Zip Code

City

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Fill in this in	formation to ide		
Debtor 1	James		Taylor
	First Name	Middle Name	Last Name
Debtor 2	Angela		Perkins
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	ny Additional Pages, write your name and case number (if known). Answer every question.								
1. D	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	No.								
	Yes								
	Vithin the last 8 years, have you lived in a comm vrizona, California, Idaho, Lousiiana, Nevada, New		• ,						
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	Yes. Inwhich community state or territory	did you live?	Fill in the	name and current address of that person.					
	Name of your spouse, former spouse or legal equivalent								
	Number Street								
	City	State	Zip Code						
	ichedule D (Official Form 106D), Schedule E/F (Cichedule E/F, or Schedule G to fill out Column 2. **Column 1: Your codebtor**	•	or Schedule G (Official I	Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:					
3.1				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.2	-			Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.3				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						

Official Form 106H Record # 750673 Schedule H: Your Codebtors Page 1 of 1

ck if this is: An amended filing A supplement showing post-petition
chapter 13 income as of the following date: MM / DD / YYYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Medicar Driver		Dialysis Tech	
	Occupation may Include student or homemaker, if it applies.	Employers name	Lifeline Ambuland	ce	US Renal Care	
		Employers address	3737 Chase Ave.		5851 Legacy Circle xSte. 900	
			Skokie, IL 60076		Plano, TX 75024	
		How long employed there?	Since 3/1/2017		Since 8/1/2017	
Pa	rt 2: Give Details About Monthly	y Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$1,990.93	\$2,936.24	
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	2 + line 3.		\$1,990.93	\$2,936.24	

 Official Form 106I
 Record # 750673
 Schedule I: Your Income
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Debtor 1 Jam

 James
 Document Taylor

 First Name
 Middle Name
 Last Name

Case Number (if known) _

				For Debtor 1		r Debtor 2 or n-filing spouse		
	Сору	y line 4 here	4.	\$1,990.93		\$2,936.24		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a. 	\$509.34		\$645.97		
	5b. N	Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c	\$0.00		\$68.96		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$271.98		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Jnion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$22.58		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$531.92		\$986.92		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,459.01		\$1,949.33	ı	
8. L	ist all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00	_	\$0.00		
			_					
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. —	\$ 0.00		\$ 0.00		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	CO.OO		# 0.00		
	8e.	Social Security	8e.	\$0.00 \$211.00		\$0.00 \$0.00		
		•	_		_			
	8f.	Other government assistance that you regularly receive	8f. —	\$0.00	_	\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies. Specify:						
	8g.	Pension or retirement income	8g.	\$2,885.16		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$3,096.16	_	\$0.00		
		· ·	-	ψο,σσσ. το	_	Ψ0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$4,555.17	. [\$1,949.33	= Г	\$6,504.50
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	. ,		, , ,		**,***
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen	•		dule J.	11.	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The re	sult is the com	bined monthly income			_	
		e that amount on the Summary of Schedules and Statistical Summary of C		•	t applie	s	12.	\$6,504.50
13.	Do y	ou expect an increase or decrease within the year after you file this forn	1?				_	
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	No. Yes. Explain:						

Fill in this in	formation to identify your	case:				
Debtor 1	James		Taylor	Check if this is:		
5	First Name Angela	Middle Name	Last Name Perkins	☐ An amende	· ·	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent snowing post- of the following d	-petition chapter 13
United States	Bankruptcy Court for the : <u>N</u>	IORTHERN DISTRICT OF	ILLINOIS			ato.
Case Number (If known)	Γ		_	MM / DD / Y	YYYY	
Official F	orm 106J				filing for Debtor 2 separate house	2 because Debtor 2 hold.
	e J: Your Expe	enses			•	12/14
-	-			are equally responsible for supplyinges, write your name and case num	_	
Part 1:	Describe Your Household					
	Go to line 2. Does Debtor 2 live in a sep X No.	parate household? le a separate Schedule	J.			
_	nave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		nis information for ent	Daughter	 18	No
	tate the dependents'			2449.1101		X Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
-	expenses include	X No				
	s of people other than and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mont	thly Expenses				
Estimate your	expenses as of your bank	ruptcy filing date unle	ss you are using this for	m as a supplement in a Chapter 13 c	case to report	
expenses as o the applicable		cy is filed. If this is a s	upplemental Schedule J	, check the box at the top of the form	n and fill in	
Include expens	ses paid for with non-cash	-	=			
of such assist	ance and have included it	on Schedule I: Your In	come (Official Form 106	l.)	Y	our expenses
4. The rent	tal or home ownership exp	enses for your reside	nce. Include first mortgag	e payments and		
	for the ground or lot.				4.	\$1,127.00
	cluded in line 4:					#0.00
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or ren				4b	\$0.00
	ome maintenance, repair, an				4c.	\$150.00
4d. Ho	meowner's association or c	condominium dues			4d.	\$0.00

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Case Number (if known) _

Document

Last Name

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Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$600.00 6a. 6a. Electricity, heat, natural gas \$150.00 6b. Water, sewer, garbage collection \$450.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$500.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$175.00 9. Clothing, laundry, and dry cleaning 10. \$200.00 Personal care products and services 10. \$600.00 11. Medical and dental expenses 11. \$733.88 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$10.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$100.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$200.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 750673

James

First Name

Middle Name

Debtor 1

James Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$208.00 Pet Care (\$75.00), Postage/Bank Fees (\$5.00), Whole Life Insurace (\$128.00), 21. 21. Other. Specify: \$5,203.88 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$6,504.50 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$5,203.88 23b. Copy your monthly expenses from line 22 above. 23b.-\$1,300.62 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 750673 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary a	nd schedules filed with this declaration and that they are true and
correct.	
✗ /s/ James Taylor 🗶	/s/ Angela Perkins
Signature of Debtor 1	Signature of Debtor 2
Date 08/29/2017	Date 08/29/2017
MM / DD / YYYY	MM / DD / YYYY

Fill in this in	formation to ide	entify your case:		
Debtor 1	James		Taylor	_
	First Name	Middle Name	Last Name	
Debtor 2	Angela		Perkins	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS(State)	
Case Number (If known)			_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	number (if known). Answer every question.							
Part '	Give Details About Your Marital Status and V	Where You Lived Before						
01. W h	01. What is your current marital status?							
	Married							
_	Not married							
-								
02 Du i	02 During the last 3 years, have you lived anywhere other than where you live now?							
	No.							
	Yes. List all of the places you lived in the last 3 ye	ears. Do not include where y	rou live now.					
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
			Same as Debtor 1	Same as Debtor 1				
	10101 S Eberhart Ave	FROM 10/1996						
	Chicago IL 60628-2223	To 02/2017						
03 Wit	thin the last 8 years, did you ever live with a spo	ouse or legal equivalent in a	community property state or territory	? (Community				
	operty states and territories include Arizona, Ca d Wisconsin.)	lifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	s, Washington,				
_	No.							
_	Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H).						
Part 2	Explain the Sources of Your Income							

Case 17-26012 Doc 1 Filed 08/30/17 Entered 08/30/17 12:36:16 Desc Main Page 49 of 73 Document Debtor 1 James Taylor Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 11,026 \$ 21,682 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$ 12,566 Wages, commissions, \$ 35,410 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$ 15,000 Wages, commissions, \$ 35,000 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details

Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$ 31,525 Pension From January 1 of current year until the date you filed for bankruptcy: Pension \$ 62.661 For last calendar year: Social Security \$3,401 (January 1 to December 31, 2016) **Gambling Winnings** \$1,000

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Case 17-26012 Entered 08/30/17 12:36:16 Desc Main Page 50 of 73 Document James Taylor Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. \prod Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Was this payment for... Amount you still owe payments Crown Mortgage CORP 6141 W \$ 98,012 Monthly \$ 1127 Mortgage Car 95Th St Oak Lawn IL 60453 Credit card Loan repayment Suppliers or vendors Other Suntrust BANK 55 Park PI Ne Monthly \$ 523 \$ 24,226 Mortgage Car Ste 1055 Atlanta GA 30303 Credit card Loan repayment Suppliers or vendors Other _ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

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James Taylor Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment paid Include creditor's name owe Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. Gifts or contributions to charities that Describe what you contributed Date you Value total more than \$600 contributed Tithes/Offerings Anioch Missionary Baptist Church Monthley \$ 100 **List Certain Losses** Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7:

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James Taylor Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. 2017 Payment/Value: \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred

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James Taylor Case Number (if known) Debtor 1 First Name Middle Name Last Name 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill \hfill$ Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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			Document	Page 54 of 73	
ebtor 1	James		Taylor	Case Number (if known)	
	First Name	Middle Name	Last Name		
	No. None of the abov	e applies. Go to Part 12.			
┌	Yes. Check all that a	oply above and fill in the de	etails below for each busing	ess.	
_	,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
28 W i	thin 2 years before vo	ou filed for bankruptcy. di	d vou give a financial stat	ement to anyone about your business? Include all financial	
	stitutions, creditors, o		,	,	
	No.				
F	Yes. Fill in the details				
	•	Date i	issued		
Part 1	2. Sign Below				
				iments, and I declare under penalty of perjury that the	
			_	ncealing property, or obtaining money or property by fraud	
	onnection with a bank I.S.C. §§ 152, 1341, 15	• •	fines up to \$250,000, or ii	nprisonment for up to 20 years, or both.	
10 0	1.3.0. 99 132, 1341, 13	13, and 337 1.			
x	/s/ James Taylor		🗶 /s/ A	ngela Perkins	
-	Signature of Debtor 1		Signa	ture of Debtor 2	
	Date 08/29/2017		Date	08/29/2017	
	MM / DD / Y	YYY		MM / DD / YYYY	
Did	you attach additional	pages to Your Statement	t of Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?	
	No				
_	Yes				
Ц	res				
Did	you pay or agree to pa	ay someone who is not a	n attorney to help you fill	out bankruptcy forms?	
	No				

Yes. Name of person ______. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	e			TVOTCTTEET	, Digita	er or izziiv		DIVIDIO	,	
Jan	nes Tay	lor and A	ngela Perk	ins / Debtors				Case No:		
								Chapter:	Chapter 13	
				DISCLOSURE	OF COMI	PENSATION O	OF ATTORNEY	Y FOR DEE	BTOR	
	npensatio	on paid to r	ne within o	a) and Fed. Bankr. In the year before the final of the debtor(s) is	iling of the	petition in bank	kruptcy, or agre	ed to be paid	d to me, for serv	ices
	For leg	gal services	s, I have ag	reed to accept		\$4,000.00				
	Prior t	o the filing	of this stat	ement I have receive	ed	\$0.00				
	Balanc	ce Due				\$4,000.00				
2.	The so	urce of the	compensat	ion paid to me was:						
	I	Debtor(s)		Other: (specify)						
3.	The so	urce of con	npensation	to be paid to me is:						
		Debtor(s)		Other: (specify)						
4.		have not ag f my law fii		re the above-disclos	sed comper	nsation with any	other person un	nless they ar	e members and	associates
	of of	-		ne above-disclosed c	-					
5.		rn for the al	bove-disclo	sed fee, I have agree	ed to rende	er legal service f	for all aspects of	f the bankruj	ptcy	
		nalysis of t	he debtor' s	financial situation,	and render	ring advice to th	e debtor in dete	ermining who	ether to file a pe	tition in
	b. Pr	reparation a	and filing of	f any petition, sched	ules, state	ments of affairs	and plan which	may be requ	uired;	
	c. Re	epresentation	on of the de	ebtor at the meeting	of creditor	s and confirmat	ion hearing, and	d any adjour	ned hearings the	reof;
6.	By agre	eement wit	h the debto	r(s), the above-discle	osed fee de	oes not include t	the following se	ervice:		
					CE	RTIFICATION]
				the foregoing is a coor representation of	omplete sta	atement of any a	greement or arr		or	
		Dat	e: 08/30/2	017	/s.	/ Lisa LaShawn	ı Haley			
		Dat	e		_	gnature of Attor				

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Geraci Law L.L.C. Name of law firm

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UNITED STATES BANKS COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-26012 Doc 1 Filed 08/30/17 Entered 08/30/17 12:36:16 Desc Mair 3. Personally review with the debto **Pacture of the completed petition**, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 17-26012 Doc 1 Filed 08/30/17 Entered 08/30/17 12:36:16 Desc Main 2. Inform the debtor that the debtor back beptinctually of Case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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 (d) Any portion of the retainer that is the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00

2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

0.00

3. Before signing this agreement, the attorney has received ,\$ ______

toward the flat fee, leaving a balance due of \$ ______; and \$ ______ for expenses,

leaving a balance due for the filing fee of \$ ______.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 6/24/10/7

Signed:

Debtor

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

Attorney for the Debtor(s)

ked₁<u>08/30/17</u>312-3666 Je66cila**Des**c Main Case 17-26012 Doc 1 National Headquarters: 55 E. Monroe Street #3400 Page 62 of 73



Date: 8/24/2017

Consultation Attorney: SHI

Record #: 750-673

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the

Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$ per month for on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is

filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have

been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts;

support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened

ames Taylor (Debtor

Angela Perkins (Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Taylor and Angela Perkins / Debtors

In re

Bankruptcy Docket #:

Judge:

١	/FRIFI	CAT	ION.	OF	CREDI'	TOR	MΔ	TRIX
- 1		$\cup \cap I$		OI.	CKLDI	IUN	171	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 08/29/2017

| S | James | Taylor | Taylor | James | Taylor | Taylor | James | Taylor |

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

discharged.

Page 2 deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/29/2017	/s/ James Taylor
	James Taylor
Dated: 08/29/2017	/s/ Angela Perkins
	Angela Perkins
Dated: 08/30/2017	/s/ Lisa LaShawn Haley
	Attorney: Lisa LaShawn Haley

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Debto	r 1	James		aylor	Case Number (if known	n)		
		First Name	Middle Name Las	it Name				
Par	t 6:	Answer These Question	s for Reporting Purposes					
16.		at kind of debts do have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
				or investment or through t	? Business debts are debts that the operation of the business or i			
			_		sumer debts or business debts.			
17.		you filing under pter 7?	No. I am not filing und	der Chapter 7. Go to line	18.			
	any exc adn are ava	you estimate that after exempt property is uded and inistrative expenses paid that funds will be lable for distribution nsecured creditors?	No. S DYes. De n					
18.		many creditors do estimate that you?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5, ☐ 5,001-10	0,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	esti	/ much do you mate your assets to vorth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$10,000 □ \$50,000	001-\$10 million 1,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.		v much do you mate your liabilities e?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$10,000 □ \$50,000	001-\$10 million 1,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Par	t 7:	Sign Below						
For	you		correct. If I have chosen to file under	Chapter 7, I am aware th	alty of perjury that the information	ler Chapter 7, 11,12, or 13		
			under Chapter 7. If no attorney represents me	and I did not pay or agree	available under each chapter, and e to pay someone who is not an quired by 11 U.S.C. § 342(b).			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection						•		
				esult in fines up to \$250,0	000, or imprisonment for up to 20			
			Stignature of Debtor 1	Taylor	Signature o	Debtor 2		
		•	Executed of SMM /	129 12017 DD 1 YYYY	Executed or	OY 19 /2017 MM / DD / YYYY		

Case 17-26012 Doc 1 Filed 08/30/17 Entered 08/30/17 12:36:16 Desc Main DISCLAIMEB OF PARTY have read arrise agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATED.

Dated: 08/29/2017

Dated: 08/29/2017

Dated: 08/29/2017

Angela Perkins

X Date & Sign

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Taylor and Angela Perkins / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDI	ER PENALTY OF PERJURY THAT THE FOREGOING IS TR	UE AND CORRECT.
Dated: <u>0 8 / ス 9</u> /2017	James Taylor	X Date & Sign
Dated: 8 / 29 /2017	Angela Perkins	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1 <u>James</u> Taylor Case Number (if known) Middle Name First Name Last Name No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person _. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Case 17-26012 Doc 1 Filed 08/30/17 Entered 08/30/17 12:36:16 Desc Main Document Page 70 of 73

Fill in this in	formation to ide	ntify your case:	
Debtor 1	James		Taylor
	First Name	Middle Name	Last Name
Debtor 2	Angela		Perkins
(Spouse, if filing)	First Name	Middle Name	Last Name
		or the : <u>NORTHERN</u> District of	f <u>ILLINOIS</u> (State)
Case Number (If known)	·		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
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7 /2017 TYYYY

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Part 4:

Sign Below

By signing here, declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

James Taylor

Date: 08/29/2017

Date: 08 / 29 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 James Taylor Case Number (if known)

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

James Taylor

Angela Perkins

Doc 1 Filed 08/30/17

Date: Dated: 08/29/2017

Case 17-26012

Date: Dated: 0\(\frac{129}{2017} \)

Entered 08/30/17 12:36:16 Desc Main

Record # 750673

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Form B 201A, Notice to Consumer Debtor(s)

In re James Taylor and Angela Perkins / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle. vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years. depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

750673

Record #

X Date & Sign

X Date & Sign

Form B 201A, Notice to Consumer Debtor(s)

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